

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: GEORGE MERKEL	§	Case No. 1:15-bk-01918
LAURA ANN MERKEL	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/04/2015.
- 2) The plan was confirmed on 03/03/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/14/2016, 10/07/2016, 11/01/2016.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 07/14/2016, 03/22/2017, 06/14/2017, 10/16/2018.
- 5) The case was completed on 05/21/2020.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,217.00.
- 10) Amount of unsecured claims discharged without full payment: \$74,903.39.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 18,584.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 18,584.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,300.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,131.02	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,431.02</b>
Attorney fees paid and disclosed by debtor(s):	\$ 700.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LARRY W. WOLF, ESQUIRE	Lgl	0.00	NA	NA	3,300.00	0.00
YORK ADAMS TAX BUREAU	Pri	2,930.00	2,956.56	2,555.20	2,555.20	0.00
YORK ADAMS TAX BUREAU	Uns	0.00	2,956.56	401.36	26.00	0.00
UNIFUND CORPORATION ASSIGNEE	Sec	0.00	18,348.03	0.00	0.00	0.00
UNIFUND CORPORATION ASSIGNEE	Uns	0.00	18,348.03	18,348.03	1,188.52	0.00
MET-ED	Uns	266.00	2,513.08	2,513.08	162.79	0.00
HARLEY DAVIDSON CREDIT CORP	Uns	8,771.00	8,753.84	8,753.84	567.04	0.00
AMERICREDIT FINANCIAL	Sec	16,315.00	14,556.55	7,147.00	7,681.68	0.00
AMERICREDIT FINANCIAL	Uns	0.00	14,556.55	7,409.55	479.97	0.00
FORD MOTOR CREDIT CORP.	Uns	20,717.00	23,029.63	23,029.63	1,491.78	0.00
BAYVIEW LOAN SERVICING	Sec	0.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL	Sec	0.00	14,251.46	0.00	0.00	0.00
CAPITAL ONE BANK USA	Uns	1,862.00	NA	NA	0.00	0.00
BAYVIEW LOAN SERVICING	Sec	119,605.00	117,483.24	0.00	0.00	0.00
GREEN TREE SERVICING LLC	Sec	50,285.00	NA	NA	0.00	0.00
CITIBANK/SEARS	Uns	13,722.00	NA	NA	0.00	0.00
FASHION BUG/SPIRIT OF AMERICA	Uns	591.00	NA	NA	0.00	0.00
HERBERT A THALER ESQ	Uns	253.00	NA	NA	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
KELLY KIMBER ESQ	Uns	625.00	NA	NA	0.00	0.00
M & T BANK	Uns	376.00	NA	NA	0.00	0.00
VARIOUS MEDICAL EXPENSES	Uns	935.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 7,147.00	\$ 7,681.68	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 7,147.00	\$ 7,681.68	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,555.20	\$ 2,555.20	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 2,555.20	\$ 2,555.20	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 60,455.49	\$ 3,916.10	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,431.02	
Disbursements to Creditors	\$ 14,152.98	
<b>TOTAL DISBURSEMENTS:</b>		\$ 18,584.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/10/2020

By: /s/ CHARLES J. DEHART, III  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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